Certificate Number: 05781-PAE-DE-038527641

Bankruptcy Case Number: 19-13239



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>May 30, 2024</u>, at <u>8:04</u> o'clock <u>PM PDT</u>, <u>John Flach</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: May 30, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>